

**Information to identify the case:**

Debtor 1	Donna Marie Bikoff		Social Security number or ITIN xxx-xx-3414	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 17-20791-VFP				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna Marie Bikoff

3/8/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Donna Marie Bikoff  
 Debtor

Case No. 17-20791-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +Donna Marie Bikoff, 22 Garfield Avenue, East Hanover, NJ 07936-2945  
 516848573 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457  
 516848574 +Borough of Rockaway, 1 East Main Street, Rockaway, NJ 07866-3417  
 516848578 +Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 516848580 +Diversified Adjustment Service, P.O. Box 32145, Fridley, MN 55432-0145  
 516848581 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241  
 516848582 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522  
 516848587 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 516848592 ++MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500  
 (address filed with court: Morristown Pathology Assoc PA, 65 Madison Avenue, STE 220, Morristown, NJ 07960-7307)  
 516848588 +Michael Harrison, Esq., 3155 Route 10 East - Suite 214, Denville, NJ 07834-3430  
 516848589 MinuteClinic Diagnostic of NJ LLC, ATTN #8442R, PO Box 1400, Belfast, ME 04915-4033  
 516848590 Morris Imaging Assoc PA, PO Box 6750, Portsmouth, NH 03802-6750  
 516848591 Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610  
 516848593 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905  
 516848594 +Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242  
 516848595 RoundPoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 28219-9409  
 516848596 Skylands Medical Group P.A., 33 Newton-Sparta Road, Newton, NJ 07860-2764  
 516848597 Stacie Will, 145 Arroyo Parkway, Ormond Beach, FL 32174-7605  
 516848598 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000  
 516848599 United Recovery Systems, PO Box 4043, Concord, CA 94524-4043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516848572 EDI: ARSN.COM Mar 09 2019 05:13:00 ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100  
 517040058 EDI: RESURGENT.COM Mar 09 2019 05:13:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516848576 EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 516848575 +EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516911618 EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516964556 EDI: BL-BECKET.COM Mar 09 2019 05:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516848577 +Fax: 602-659-2196 Mar 09 2019 00:46:41 ChexSystems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
 516848579 +EDI: CITICORP.COM Mar 09 2019 05:13:00 Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
 516848583 +EDI: HY11.COM Mar 09 2019 05:13:00 Hyundai Motor Finance, PO Box 20829, 1501 North Plano Road, Fountain Valley, CA 92728-0829  
 517023465 +EDI: HY11.COM Mar 09 2019 05:13:00 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809  
 516848584 +EDI: HY11.COM Mar 09 2019 05:13:00 Hyundai Motor Finance, PO Box 20829, Fountain Valley, CA 92728-0829  
 516848585 EDI: CBSKOHLS.COM Mar 09 2019 05:13:00 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983  
 516848585 E-mail/Text: bncnotices@becket-lee.com Mar 09 2019 00:38:59 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983  
 516848586 +EDI: CBSKOHLS.COM Mar 09 2019 05:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 516848586 +E-mail/Text: bncnotices@becket-lee.com Mar 09 2019 00:38:59 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517033202 EDI: RESURGENT.COM Mar 09 2019 05:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516848600 +EDI: WFFC.COM Mar 09 2019 05:13:00 Wells Fargo Bank NA, Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908  
 516848601 +EDI: WFFC.COM Mar 09 2019 05:13:00 Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557

TOTAL: 20

District/off: 0312-2

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516952876 US Bank Cust for PC6, LLC Sterling National

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for Carisbrook Asset Holding Trust  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jonathan Stone on behalf of Debtor Donna Marie Bikoff jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Linda S. Fossi on behalf of Creditor US Bank Cust for PC6, LLC Sterling National  
lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5